

## Claims

- [1] 1. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number obscured by an opaque scratch-off material, the card bearing a second PIN number obscured by an opaque scratch-off material, the method comprising the steps of:  
receiving a first telephone call from a caller at the telephone access number;  
via the first telephone call, receiving the first PIN number and connecting at least one long-distance telephone call for the caller;  
receiving a second telephone call from a caller at the telephone access number;  
via the second telephone call, receiving the second PIN number and connecting at least one long-distance telephone call for the caller.
- [2] 2. The method of claim 1 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.
- [3] 3. The method of claim 1 wherein the card further bears a third PIN number obscured by an opaque scratch-off material, the method further comprising the steps of:  
receiving a third telephone call from a caller at the telephone access number;  
via the third telephone call, receiving the third PIN number and connecting at least one long-distance telephone call for the caller.
- [4] 4. The method of claim 3 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and, wherein the step of connecting at least one long-distance telephone call for the caller after receiving the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- [5] 5. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number obscured by an opaque scratch-off material, the card bearing a second PIN number obscured by an opaque scratch-off material, the method comprising the steps of:  
scratching off the opaque scratch-off material obscuring the first PIN number;  
using the first PIN number with the telephone access number to make at least one long-distance telephone call;  
scratching off the opaque scratch-off material obscuring the second PIN number;  
and  
using the second PIN number with the telephone access number to make at least one long-distance telephone call.
- [6] 6. The method of claim 5 wherein the step of scratching off the opaque scratch-

- off material obscuring the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.
- [7] 7. The method of claim 5 wherein the card further bears a third PIN number obscured by an opaque scratch-off material, the method further comprising the steps of:  
 scratching off the opaque scratch-off material obscuring the third PIN number;  
 and  
 using the third PIN number with the telephone access number to make at least one long-distance telephone call.
- [8] 8. The method of claim 7 wherein the step of scratching off the opaque scratch-off material obscuring the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of scratching off the opaque scratch-off material obscuring the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- [9] 9. Apparatus comprising:  
 a card;  
 the card bearing a telephone access number;  
 the card bearing a first PIN number obscured by an opaque scratch-off material;  
 the card bearing a second PIN number obscured by an opaque scratch-off material;  
 the card bearing a third PIN number obscured by an opaque scratch-off material;  
 the card bearing a fourth PIN number obscured by an opaque scratch-off material;  
 the card bearing a fifth PIN number obscured by a scratch-off material;  
 each PIN number associated with a respective prepaid amount of long-distance telephone service.
- [10] 10. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number, the card bearing a second PIN number, the method comprising the steps of:  
 receiving a first telephone call from a caller at the telephone access number;  
 via the first telephone call, receiving the first PIN number and connecting at least one long-distance telephone call for the caller;  
 receiving a second telephone call from a caller at the telephone access number;  
 via the second telephone call, receiving the second PIN number and connecting at least one long-distance telephone call for the caller.
- [11] 11. The method of claim 10 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.

- [12] 12. The method of claim 10 wherein the card further bears a third PIN number, the method further comprising the steps of:  
receiving a third telephone call from a caller at the telephone access number;  
via the third telephone call, receiving the third PIN number and connecting at least one long-distance telephone call for the caller.
- [13] 13. The method of claim 12 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of connecting at least one long-distance telephone call for the caller after receiving the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- [14] 14. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number, the card bearing a second PIN number, the method comprising the steps of:  
using the first PIN number with the telephone access number to make at least one long-distance telephone call;  
using the second PIN number with the telephone access number to make at least one long-distance telephone call.
- [15] 15. The method of claim 14 wherein the step of using the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.
- [16] 16. The method of claim 14 wherein the card further bears a third PIN number, the method further comprising the steps of:  
using the third PIN number with the telephone access number to make at least one long-distance telephone call.
- [17] 17. The method of claim 16 wherein the step using the the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of using the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- [18] 18. A method for use by a card maker, the method comprising the steps of:  
receiving from a long-distance telephone service provider groups of PIN numbers, each group to be associated with a respective calling card and each PIN number associated with a respective amount of prepaid long-distance telephone service;  
printing calling cards,  
for each calling card, printing on the calling card PIN numbers from a group;  
for each calling card, applying an opaque scratch-off material to obscure the PIN numbers;

distributing the calling cards to users.

- [19] 19. A method for use by a long-distance telephone service provider, the method comprising the steps of:
- providing to a card maker groups of PIN numbers, each group to be associated with a respective calling card and each PIN number associated with a respective amount of prepaid long-distance telephone service; and
  - providing long-distance telephone service to users of the PIN numbers.